

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-13332-JNP  
Chapter: 7  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Margaret Bailey  
1 Dori Court  
Sicklerville, NJ 08081

Social Security No.:  
xxx-xx-9727

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after November 9, 2018 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: October 10, 2018  
JAN: def

Jeanne Naughton  
Clerk

In re:  
Margaret Bailey  
Debtor

Case No. 17-13332-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: clsnodsc

Page 1 of 1  
Total Noticed: 5

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db +Margaret Bailey, 1 Dori Court, Sicklerville, NJ 08081-9539  
atty Lee Rosenfeld, Messa and Associates, 2019 Springdale Road, Suite 2,  
Cherry Hill, NJ 08003  
atty +Sklar Law LLC, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 11 2018 00:59:28 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 11 2018 00:59:23 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

Andrew Sklar on behalf of Trustee Andrew Sklar andy@sklarlaw.com,  
NJ43@ecfcbis.com;dolores@sklarlaw.com  
Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com  
Barry R. Sharer on behalf of Accountant Sharer Petree Brotz & Snyder CShapiro@SharerPBS.com,  
BSharer@SharerPBS.com;nj83@ecfcbis.com  
Isabel C. Balboa ibalboa@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com  
John D. DiCiurcio on behalf of Debtor Margaret Bailey diciurciowmpa@aol.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc.,  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com  
Raymond Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14